From: <u>Tricia Callihan</u>

To: Public Hearing;

CC:

Subject: Opposition to the Bank of Wal-Mart

Date: Thursday, April 06, 2006 8:09:55 AM

Attachments:

Martin J. Gruenberg, Acting Chairman FDIC Board of Directors.

I work for a insurance pool in the state of Ohio. We provide property and casualty coverage for 62 of the 88 counties in our state. Since I've been here, I've learned a lot about how county government works. They pay us out of their taxpayers money to protect the buildings, vehicles, general liability, etc. I've noticed since Wal-Mart has come to town (just the stores now) that so much of the small mom and pop stores are gone from these wonderful towns that I visit to see County Comissioners. The downtowns are ghost towns. There is no where else to go in some smaller towns then Wal-Mart. I feel very fortunate to live in Columbus, Ohio, where I have a choice. My choice is NOT to shop at Wal-Mart. Other people don't have that choice. I like the small businesses, they need the money to survive. Wal-Mart is destroying America. The counties are already struggling to have anough money to provide the services they need because Wal-Mart comes in and closes everything down.

So now they are trying to go after the smaller banks? That is such a disgrace. Please attend this vital hearing and listen to the comments and concerns of your constitutants.

Thanks for your time.